**Package for rural co-operatives**

*449. SHRI A. VIJAYARAGHAVAN: Will the Minister of FINANCE be pleased to state:

(a) whether a proposal of Rs. 13600 crore package for rural co-operatives was approved during December, 2005;

(b) if so, the purpose of the above fund including guidelines for utilizing fund, total number of co-operatives and number of co-operatives to be benefited by above fund State-wise, category-wise as on today;

(c) the details including fund sought and allotted to various States as on today, State-wise, category-wise; and

(d) the total amount of rural co-operative credit, accumulated loss, invoked but unpaid and uninvoked guarantees given by State Government, category-wise and State-wise, as on today?

THE MINISTER OF FINANCE (SHRI P. CHIDAMBARAM): (a) The revival package approved in consultation with State Governments includes financial restructuring estimated at Rs. 13,596 crores to be shared by Central Government, State Governments and the Cooperative Credit Structure in the ratio of 68:28:4 respectively.

(b) and (c) The assistance will be available for (a) wiping out accumulated losses, (b) covering invoked but unpaid guarantees given by State Governments, (c) increasing the capital to a minimum level of 7% and (d) technical assistance (including cost of special audit, training, computerisation etc).

The package is open to all State Cooperative Banks (SCBs), District Central Cooperative Banks (DCCBs) and Primary Agricultural Cooperatives (PACs). The Revival Package would, however, be implemented in all those states which would agree to participate in the process. Thus, the number of Cooperatives would depend on the State Governments agreeing to implement the package. The Short Term Cooperative Credit Structure (STCCS), comprises of 32 SCBs, 367 DCCBs and 112000 PACs.

(d) The credit flow to agriculture and allied activities by Cooperative Banks during the year 2004-05 & 2005-06 was Rs. 31,231.44 crores & Rs. 37,252 crores respectively. The State-wise and Agency-wise details of credit flow to agriculture and allied activities by Cooperative Banks

during the year 2004-05 is given in enclosed statement (*See* below). The position of accumulated losses of SCBs, DCCBs & PACs alongwith the status of State Government Guarantees to SCBs and DCCBs is as under:—

(Rs. crores)

| Bank Group | Accumulated Losses (As on 31.03.2004) | Guarantees (As on 31.03.2004) | | |
|---|---|---|---|---|
| | | Total | Invoked but unpaid | Uninvoked |
| SCBs | 281.21 | 3181 | 827 | 2354 |
| DCCBs | 5097.97 | 1314 | 337 | 977 |
| PACs | 4595.00 | — | — | — |

***Statement***

*State-wise/Agency-wise Ground Level Credit (GLC) disbursements under agriculture and allied activities during* 2004-2005

| Sl. No. | Name of the State/UTs | SCB/CCBs | LDBs (ARDBs) | Total |
|---|---|---|---|---|
| 1. | Chandigarh | 5 | 0 | 5 |
| 2. | New Delhi | 270 | 0 | 270 |
| 3. | Haryana | 389984 | 42113 | 432097 |
| 4. | Himachal Pradesh | 11134 | 3908 | 15042 |
| 5. | Jammu & Kashmir | 2359 | 12 | 2371 |
| 6. | Punjab | 420527 | 47598 | 468125 |
| 7. | Rajasthan | 196481 | 16436 | 212917 |
| 8. | Arunachal Pradesh | 69 | 0 | 69 |
| 9. | Assam | 320 | 0 | 320 |
| 10. | Manipur | 149 | 0 | 149 |

| Sl. No. | Name of the State/UTs | SCB/CCBs | LDBs (ARDBs) | Total |
|---|---|---|---|---|
| 11. | Meghalaya | 174 | 0 | 174 |
| 12. | Mizoram | 280 | 0 | 280 |
| 13. | Nagaland | 215 | 0 | 215 |
| 14. | Tripura | 106 | 92 | 198 |
| 15. | Sikkim | 79 | 0 | 79 |
| 16. | Bihar | 27375 | 2000 | 29375 |
| 17. | Jharkhand | 0 | 0 | 0 |
| 18. | Orissa | 96372 | 754 | 97126 |
| 19. | West Bengal | 48718 | 8500 | 57218 |
| 20. | Andaman & Nicobar | 331 | 0 | 331 |
| 21. | Madhya Pradesh | 173860 | 24601 | 198461 |
| 22. | Chhattisgarh | 34927 | 3894 | 38821 |
| 23. | Uttar Pradesh | 151835 | 61670 | 213505 |
| 24. | Uttaranchal | 23023 | 0 | 23023 |
| 25. | Dadra & Nagar Haveli | 0 | 0 | 0 |
| 26. | Daman & Diu | 0 | 0 | 0 |
| 27. | Gujarat | 258386 | 3966 | 262352 |
| 28. | Goa | 955 | 0 | 955 |
| 29. | Maharashtra | 318865 | 0 | 318865 |
| 30. | Andhra Pradesh | 207700 | 0 | 207700 |
| 31. | Karnataka | 116274 | 8339 | 124613 |
| 32. | Kerala | 179062 | 14168 | 193230 |
| 33. | Lakshadweep | 0 | 0 | 0 |
| 34. | Pondichery | 1248 | 20 | 1268 |
| 35. | Tamil Nadu | 220979 | 3011 | 223990 |
| | TOTAL : | 2882062 | 241082 | 3123144 |

SCBs—State Cooperative Banks
CCBs—Central Cooperative Banks
LDBs—Land Development Banks
ARDBs—Agriculture Rural Development Banks